IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/697,288 Confirmation No.: 8448

Filed : October 31, 2003 Applicant : Kight, et al.

Title : Electronic Payments with Different Selectable Types of Debiting of the

Payer's Deposit Account

TC/AU : 3691

Examiner : Kalinowski, Alexander G.

Docket No. : 23952-0043

Customer No.: 29052

EXPRESS ABANDONMENT UNDER 37 C.F.R. § 1.138

Mail Stop Express Abandonment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The applicant, through the undersigned attorney of record, hereby expressly abandons the patent application identified above under 37 C.F.R. § 1.138.

Respectfully submitted,

Malvern U. Griffin III

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Date: June 11, 2007

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